



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [EB ACQUISITION COMPANY II LLC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,349,910](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EB ACQUISITION COMPANY II LLC
6565 HILLCREST AVENUE, 6TH FLOOR
UNIVERSITY PARK, TX 75205

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	18,882,917	18,744,525			18,842,557			18,025,135			17,095,118		
Net income (\$000)	70,709	67,093			88,143			39,956			7,356		
Number of BHCs in peer group	132	132			130			128			125		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.31	2.79	87	3.32	2.65	89		2.60		3.19	2.77	77		3.01	
+ Non-interest income	0.38	0.94	16	0.35	1.09	11	0.38	1.04	14	0.39	1.21	12	0.17	1.32	2
- Overhead expense	1.90	2.18	31	2.03	2.21	39	2.05	2.17	43	2.38	2.57	48	1.08	2.69	1
- Provision for credit losses	0.14	0.10	69	0.08	-0.12	94	0.11	-0.09	92	0.64	0.51	70	0.13	0.15	52
+ Securities gains (losses)	0	0	15	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	48	0	0	49		0		0	0	82		0	
= Pretax net operating income (tax equivalent)	1.64	1.46	71	1.57	1.76	36		1.66		0.57	1.04	15		1.56	
Net operating income	0.50	1.10	6	0.48	1.34	5	0.47	1.26	5	0.22	0.81	13	0.04	1.19	3
Net income	0.50	1.10	6	0.48	1.34	4	0.47	1.26	4	0.22	0.82	13	0.04	1.19	3
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.65	3.36	72	3.69	3.12	85		3.06		3.76	3.55	61		4.41	
Interest expense	0.06	0.35	1	0.07	0.26	10	0.06	0.25	8	0.22	0.52	12	0.12	1.08	0
Net interest income (tax equivalent)	3.59	3.01	89	3.62	2.85	90		2.80		3.54	3.01	78		3.33	
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.26	0.09	88	0.12	0.12	56	0.13	0.11	63	0.21	0.27	50	0.11	0.21	42
Earnings coverage of net loan and lease losses (X)	11.34	36.38	33	23.19	26.30	58	20.99	39.72	51	9.50	22.91	42	4.04	24.40	17
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.17	50	1.18	1.32	39	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	53	1.18	1.30	40	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.39	46	0.42	0.58	38	0.39	0.49	40	0.47	0.71	34	0.73	0.57	69
30–89 days past due loans and leases / Total loans and leases	0.96	0.33	89	0.80	0.29	91	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85
Liquidity and Funding															
Net noncore funding dependence	-1.83	5.89	17	-7.22	-3.31	37	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4
Net short-term noncore funding dependence	-2.06	0.87	27	-7.46	-9.17	47	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13
Net loans and leases / Total assets	62.88	63.09	44	57.29	58.81	44	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Capitalization															
Tier 1 leverage ratio	8.44	9.22	25	8.27	9.07	28	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15
Holding company equity capital / Total assets	5.27	9.68	3	5.73	10.79	1	5.58	10.71	1	5.84	11.16	1	6.08	12.43	2
Total equity capital (including minority interest) / Total assets	11.52	9.81	80	12.63	10.91	77	12.29	10.82	72	12.89	11.29	73	13.36	12.57	61
Common equity tier 1 capital / Total risk-weighted assets	12.72	11.79	68	12.99	12.64	63	12.92	12.42	65	13.81	12.38	79	13.01	12.17	75
Net loans and leases / Equity capital (X)	11.93	6.64	97	9.99	5.47	96	10.03	5.53	96	9.83	5.58	95	9.68	5.21	97
Cash dividends / Net income	96.76	31.93	97	105.13	27.22	98	105.25	28.27	99	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-3.69	6.04	16	2.77	9.51	19	1.46	10.50	14	11.27	16.68	35		9.26	
Equity capital	-11.41	-3.83	32	-0.66	7.52	9	-3.03	7.46	6	6.89	6.99	56		10.49	
Net loans and leases	5.71	14.48	19	-0.66	-0.66	61	-1.13	3.36	38	8.54	9.07	56		9.10	
Noncore funding	-19.73	36.20	12	-50.69	-21.64	12	-45.61	-14.79	13	-42.83	-12.18	13		6.59	
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	100	104.01	34	100	103.15	34	100	103.22	39	100	102.81	35	100	103.22	35
Cash from ops + noncash items + op expense / Op expense + dividends		118.32			155.61			154.48			147.24			190.27	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	400,094	420,792	553,867	529,952	180,777	-4.92	
Income from lease financing receivables.....	0	0	0	2	2		
Fully taxable income on loans and leases.....	400,003	420,746	553,837	529,860	180,779	-4.93	
Tax-exempt income on loans and leases.....	91	46	30	94	0	97.83	
Estimated tax benefit on income on loans and leases.....	19	11		22		73.47	
Income on loans and leases (tax equivalent).....	400,113	420,803		529,976		-4.92	
Investment interest income (tax equivalent).....	67,961	51,511		76,590		31.93	
Interest on balances due from depository institutions.....	2,958	561	777	1,866	7,468	427.27	
Interest income on other earning assets.....	5,999	3,186	5,536	3,125	1,391	88.29	
Total interest income (tax equivalent).....	477,031	476,061		611,557		0.20	
Interest on time deposits of \$250K or more	262	602	709	4,313	1,473	-56.48	
Interest on time deposits < \$250K.....	530	1,342	1,566	8,532	2,462	-60.51	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,824	6,021	7,274	21,876	14,620	-3.27	
Interest on other borrowings and trading liabilities.....	2	6	16	47	6	-66.67	
Interest on subordinated debt and mandatory convertible securities	1,014	1,014	1,352	1,352		0.00	
Total interest expense.....	7,632	8,985	10,917	36,120	18,561	-15.06	
Net interest income (tax equivalent).....	469,399	467,076		575,437		0.50	
Non-interest income.....	53,888	49,893	71,160	70,748	29,066	8.01	
Adjusted operating income (tax equivalent)	523,287	516,969		646,185		1.22	
Overhead expense.....	268,767	284,709	385,799	429,538	184,813	-5.60	
Provision for credit losses.....	19,546	11,637	21,221	114,745	21,765		
Securities gains (losses)	-238	0	0	0	0		
Other tax equivalent adjustments	0	0		1			
Pretax net operating income (tax equivalent).....	232,122	221,176		102,227		4.95	
Applicable income taxes	66,647	64,131	79,935	8,563	4,311	3.92	
Tax equivalent adjustments	85	102		200		-16.67	
Applicable income taxes (tax equivalent).....	66,732	64,233		8,763		3.89	
Minority interest	94,681	89,850	117,870	53,508	9,851	5.38	
Net income before discontinued operations, net of minority interest	70,709	67,093	88,143	39,956	7,356	5.39	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	70,709	67,093	88,143	39,956	7,356	5.39	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	165,390	156,943	206,013	93,464	17,207	5.38	
Investment securities income (tax equivalent).....	67,961	51,511		76,590		31.93	
US Treasury and agency securities (excluding mortgage-backed securities)	1,356	1,482	2,097	7,509	4,395	-8.50	
Mortgage-backed securities	63,567	46,692	65,603	63,697	21,576	36.14	
All other securities	3,038	3,337		5,384		-8.96	
Cash dividends declared.....	68,418	70,532	92,770	0	0	-3.00	
Common	68,418	70,532	92,770	0	0	-3.00	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.37	3.12	71	3.39	2.90	81		2.85		3.39	3.27	59		4	
Less: Interest expense	0.05	0.33	1	0.06	0.24	9	0.06	0.23	8	0.20	0.48	11	0.11	0.98	0
Equals: Net interest income (tax equivalent)	3.31	2.79	87	3.32	2.65	89		2.60		3.19	2.77	77		3.01	
Plus: Non-interest income	0.38	0.94	16	0.35	1.09	11	0.38	1.04	14	0.39	1.21	12	0.17	1.32	2
Equals: adjusted operating income (tax equivalent)	3.69	3.77	51	3.68	3.80	46		3.70		3.58	4.04	29		4.41	
Less: Overhead expense	1.90	2.18	31	2.03	2.21	39	2.05	2.17	43	2.38	2.57	48	1.08	2.69	1
Less: Provision for credit losses	0.14	0.10	69	0.08	-0.12	94	0.11	-0.09	92	0.64	0.51	70	0.13	0.15	52
Plus: Realized gains (losses) on held-to-maturities securities	0	0	1	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	48	0	0	49		0		0	0	82		0	
Equals: Pretax net operating income (tax equivalent)	1.64	1.46	71	1.57	1.76	36		1.66		0.57	1.04	15		1.56	
Less: Applicable income taxes (tax equivalent)	0.47	0.34	86	0.46	0.41	69		0.38		0.05	0.23	9		0.36	
Less: Minority interest	0.67	0	98	0.64	0	98	0.63	0	98	0.30	0	98	0.06	0	95
Equals: Net operating income	0.50	1.10	6	0.48	1.34	5	0.47	1.26	5	0.22	0.81	13	0.04	1.19	3
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.50	1.10	6	0.48	1.34	4	0.47	1.26	4	0.22	0.82	13	0.04	1.19	3
Memo: Net income (last four quarters)	0.48	1.10	4	0.48	1.30	5	0.47	1.26	4	0.22	0.82	13		1.19	
Net income—BHC and noncontrolling (minority) interest	1.17	1.11	62	1.12	1.35	30	1.09	1.27	30	0.52	0.83	18	0.10	1.20	3
Margin Analysis															
Average earning assets / Average assets	92.31	92.93	42	91.77	93.09	31	91.94	93.08	34	90.29	92.32	24	89.36	91.05	29
Average interest-bearing funds / Average assets	44.83	60.58	4	46.14	61.98	4	45.86	61.99	4	48.27	64.06	5	50.23	65.57	3
Interest income (tax equivalent) / Average earning assets	3.65	3.36	72	3.69	3.12	85		3.06		3.76	3.55	61		4.41	
Interest expense / Average earning assets	0.06	0.35	1	0.07	0.26	10	0.06	0.25	8	0.22	0.52	12	0.12	1.08	0
Net interest income (tax equivalent) / Average earning assets	3.59	3.01	89	3.62	2.85	90		2.80		3.54	3.01	78		3.33	
Yield or Cost															
Total loans and leases (tax equivalent)	4.73	4.24	86	4.97	4.07	87		4.01		4.87	4.27	82		5.09	
Interest-bearing bank balances	0.87	0.79	60	0.11	0.13	16	0.11	0.14	14	0.29	0.27	60	0.62	2.04	3
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68		0	2.44	4
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.65	3.33	74	3.69	3.09	86	3.65	3.04	87	3.76	3.51	65	1.42	4.36	0
Investment securities (tax equivalent)	1.62	1.96	17	1.32	1.77	17		1.77		1.61	2.25	8		2.76	
US Treasury and agency securities (excluding mortgage-backed securities)	1.46	1.38	55	1.69	1.23	78	1.55	1.14	78	2.36	1.75	80	0.57	2.32	1
Mortgage-backed securities	1.74	1.87	41	1.24	1.55	23	1.26	1.57	22	1.48	2.05	9	0.70	2.61	1
All other securities	0.91	2.89	2	2.59	2.85	44		2.81		2.62	3.24	23		4.06	
Interest-bearing deposits	0.06	0.35	1	0.07	0.22	13	0.06	0.21	13	0.23	0.53	14	0.15	1.10	1
Time deposits of \$250K or more	0.15	0.61	5	0.26	0.70	8	0.24	0.66	8	0.91	1.42	13	0.25	1.96	1
Time deposits < \$250K	0.11	0.58	6	0.24	0.67	8	0.22	0.62	7	0.89	1.36	13	0.22	1.82	2
Other domestic deposits	0.10	0.31	13	0.11	0.16	38	0.10	0.15	37	0.30	0.36	44	0.22	0.93	3
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.88		0.03	0.18	18	0.03	0.17	21	0.12	0.62	6	0	1.86	4
Other borrowed funds and trading liabilities	0.02	1.55	5	0.01	1.29	8	0.04	1.27	8	0.03	1.50	1	0	2.38	1
All interest-bearing funds	0.12	0.54	3	0.14	0.38	10	0.13	0.37	10	0.42	0.74	15	0.22	1.49	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	53,888	49,893	71,160	70,748	29,066
Fiduciary activities income	7,353	7,660	10,301	9,846	3,279
Service charges on deposit accounts - domestic	19,424	17,349	23,564	23,575	9,286
Trading revenue.....	-120	352	350	296	0
Investment banking fees and commissions.....	395	356	470	500	0
Insurance activities revenue.....	0	0	0	0	0
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	2,321	4,008	4,929	9,469	4,416
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	876	233	502	-842	1,186
Other non-interest income.....	23,639	19,935	31,044	27,904	10,696
Total overhead expenses	268,767	284,709	385,799	429,538	184,813
Personnel expense.....	148,314	164,160	222,510	230,272	86,243
Net occupancy expense.....	42,509	45,687	61,983	70,867	23,676
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	16,069	18,747	24,283	26,924	9,632
Other operating expenses.....	61,875	56,115	77,023	101,475	65,262
Fee income on mutual funds and annuities.....	152	148	195	276	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,765	1,808	1,764	1,886	2,218
Average personnel expense per employee.....	84.03	90.80	126.14	122.10	38.88
Average assets per employee.....	10,698.54	10,367.55	10,681.72	9,557.34	7,707.45

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.28	2.43	28	0.30	2.14	31	0.27	2.17	30	0.39	2.02	29	0	2.72
Overhead expenses / Net Interest Income + non-interest income	51.37	58.02	19	55.08	58.85	31	55.73	59.28	31	66.49	62.28	70	81.08	61.29
Percent of Average Assets														
Total overhead expense	1.90	2.18	31	2.03	2.21	39	2.05	2.17	43	2.38	2.57	48	1.08	2.69
Personnel expense.....	1.05	1.20	30	1.17	1.23	41	1.18	1.21	46	1.28	1.30	52	0.50	1.41
Net occupancy expense.....	0.30	0.22	82	0.32	0.24	84	0.33	0.23	87	0.39	0.26	91	0.14	0.28
Other operating expenses.....	0.55	0.73	23	0.53	0.72	25	0.54	0.72	23	0.71	0.94	32	0.44	0.97
Overhead less non-interest income	1.52	1.22	74	1.67	1.08	90	1.67	1.10	91	1.99	1.25	87	0.91	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	51.36	57.55	23	55.07	58.34	34		58.83		66.47	61.82	70		60.64
Personnel expense.....	28.34	31.86	25	31.75	32.89	34		32.93		35.64	32.36	67		32.39
Net occupancy expense.....	8.12	5.98	86	8.84	6.26	85		6.23		10.97	6.58	95		6.52
Other operating expenses.....	14.90	19.14	17	14.48	18.68	15		19.18		19.87	22.28	47		21.20
Total non-interest income	10.30	24.10	14	9.65	28.20	7		27.67		10.95	28.83	11		29.23
Fiduciary activities income	1.41	2.13	47	1.48	2.27	47		2.20		1.52	2.09	49		1.97
Service charges on domestic deposit accounts	3.71	3.30	53	3.36	3.25	50		3.27		3.65	3.27	55		3.88
Trading revenue.....	-0.02	0.57	12	0.07	0.68	54		0.62		0.05	1.28	46		1.18
Investment banking fees and commissions.....	0.08	2.15	18	0.07	2.46	15		2.58		0.08	2.46	15		3.54
Insurance activities revenue.....	0	0.36	12	0	0.38	11		0.36		0	0.41	11		0.47
Venture capital revenue.....	0	0.01	44	0	0.03	45		0.04		0	0.01	44		0.02
Net servicing fees	0.44	1.23	55	0.78	0.56	73		0.60		1.47	0.01	91		0.28
Net securitization income	0	0	46	0	0.01	43		0.01		0	0	45		0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.17	1.19	24	0.05	3.64	7		3.30		-0.13	3.92	5		1.86
Other non-interest income.....	4.52	8.80	23	3.86	9.39	14		9.27		4.32	9.65	19		10.04
Overhead less non-interest income	41.06	32.79	76	45.42	29.67	92		30.52		55.52	31.93	92		31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.71	21.50	96	29	21.49	97		21.18		8.38	18.63	8		20.56
Applicable income tax + TE / Pretax net operating income + TE	28.75	23.57	93	29.04	23.11	94		22.67		8.57	21.18	7		23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

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Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	6,895,503	6,653,642	6,559,699	6,567,600	7,360,525	3.64		
Commercial and industrial loans	527,799	675,779	597,008	1,624,783	571,277	-21.90		
Loans to individuals	4,167,092	3,646,153	3,783,157	2,856,792	2,148,811	14.29		
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	3,321	4,637	4,311	8,626	17,156	-28.38		
Other loans and leases	77,618	65,690	62,109	65,810	3,036	18.16		
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	11,671,333	11,045,901	11,006,284	11,123,611	10,166,400	5.66		
Less: Allowance for loan and lease losses	133,192	130,850	135,834	129,248	37,315	1.79		
Net loans and leases	11,538,141	10,915,051	10,870,450	10,994,363	10,129,085	5.71		
Debt securities that reprice or mature in over 1 year	4,500,644	4,965,321	5,437,124	4,585,079	3,081,142	-9.36		
Mutual funds and equity securities	14,820	12,587	12,626	12,334	12,570	17.74		
Subtotal	16,053,605	15,892,959	16,320,200	15,591,776	13,222,797	1.01		
Interest-bearing bank balances	339,385	706,552	763,972	761,155	648,255	-51.97		
Federal funds sold and reverse repos	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	166,528	705,442	623,525	797,192	1,386,947	-76.39		
Trading assets	30,508	50,462	36,249	81,410	41,341	-39.54		
Total earning assets	16,590,026	17,355,415	17,743,946	17,231,533	15,299,340	-4.41		
Non-interest-bearing cash and due from depository institutions	225,543	248,936	237,326	410,612	397,192	-9.40		
Premises, fixed assets, and leases	170,064	186,295	166,284	204,189	230,170	-8.71		
Other real estate owned	0	738	431	14,486	2,889	-100.00		
Investment in unconsolidated subsidiaries	0	0	0	0	0	0		
Intangible and other assets	1,364,277	1,261,085	1,274,874	1,282,088	1,274,603	8.18		
Total assets	18,349,910	19,052,469	19,422,861	19,142,908	17,204,194	-3.69		
Quarterly average assets	18,678,647	18,770,173	19,136,651	18,658,750	17,027,790	-0.49		
Average loans and leases (YTD)	11,279,519	11,292,670	11,203,010	10,874,469	9,991,286	-0.12		
Memoranda								
Loans held-for-sale	0	304	508	347	1,768	-100.00		
Loans not held-for-sale	11,671,333	11,045,597	11,005,776	11,123,264	10,164,632	5.67		
Real estate loans secured by 1–4 family	2,258,401	1,970,278	2,019,717	1,931,191	2,168,653	14.62		
Commercial real estate loans	4,625,891	4,664,998	4,523,340	4,605,644	5,148,784	-0.84		
Construction and land development	75,813	85,444	65,386	93,265	183,291	-11.27		
Multifamily	2,167,430	1,699,846	1,783,289	1,247,690	1,137,750	27.51		
Nonfarm nonresidential	2,382,648	2,879,708	2,674,665	3,264,689	3,827,743	-17.26		
Real estate loans secured by farmland	11,211	18,366	16,642	30,765	43,088	-38.96		
Total investment securities	4,681,992	5,683,350	6,073,275	5,394,605	4,480,659	-17.62		
U.S. Treasury securities	0	70,587	55,282	96,792	611,032	-100.00		
US agency securities (excluding mortgage-backed securities)	94,286	30,180	136,891	55,680	173,310	212.41		
Municipal securities	101,968	74,771	71,740	87,379	120,984	36.37		
Mortgage-backed securities	3,589,394	5,412,901	5,710,773	5,038,015	3,488,812	-33.69		
Asset-backed securities	821,567	4,062	3,300	10,156	17,660	20125.68		
Other debt securities	59,957	78,262	82,663	94,249	56,291	-23.39		
Mutual funds and equity securities	14,820	12,587	12,626	12,334	12,570	17.74		
Available-for-sale securities	2,991,131	5,623,613	6,015,202	5,313,700	4,355,792	-46.81		
U.S. Treasury securities	0	70,587	55,282	96,792	611,032	-100.00		
US agency securities (excluding mortgage-backed securities)	94,286	30,180	136,891	55,680	173,310	212.41		
Municipal securities	85,523	55,574	52,466	65,119	77,744	53.89		
Mortgage-backed securities	2,176,276	5,389,010	5,687,900	5,001,860	3,437,415	-59.62		
Asset-backed securities	575,089	0	0	0	0	0		
Other debt securities	59,957	78,262	82,663	94,249	56,291	-23.39		
Mutual funds and equity securities	0	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-291,489	3,982	3,864	4,773	2,472			
Available-for-sale securities appreciation (depreciation)	-372,054	30,066	-2,598	104,272	-8,837			
Structured notes, fair value	0	0	0	0	0	0		
Pledged securities	1,299,044	1,190,150	1,318,095	1,472,376	2,153,040	9.15		

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,707,815	7,881,700	8,182,586	7,497,473	6,231,015	-2.21	
NOW, ATS and transaction accounts	1,889,688	1,888,896	1,976,280	2,432,886	2,385,971	0.04	
Time deposits less brokered deposits < \$250K	572,274	683,688	653,743	707,689	923,206	-16.30	
MMDA and other savings accounts	5,596,128	5,634,083	5,703,943	5,252,094	4,338,420	-0.67	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,765,905	16,088,367	16,516,552	15,890,142	13,878,612	-2.00	
Time deposits of \$250K or more	212,586	262,850	250,072	355,045	563,395	-19.12	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	2,000	0	3,310	24,622	-100.00	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	279		
Other borrowings w/remaining maturity over 1 year	0	0	0	0	63,992		
Brokered deposits < \$250K	0	0	0	101,421	151,871		
Noncore funding	212,586	264,850	250,072	459,776	804,159	-19.73	
Trading liabilities	25,807	42,365	29,305	71,282	27,708	-39.08	
Subordinated notes and debentures + trust preferred securities	24,916	24,876	24,886	24,846	24,807	0.16	
Other liabilities	206,173	225,835	214,269	229,701	170,947	-8.71	
Total liabilities	16,235,387	16,646,293	17,035,084	16,675,747	14,906,233	-2.47	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	1,043,195	972,663	1,043,195	1,043,195	1,043,195	7.25	
Retained earnings	44,976	114,405	42,685	47,312	7,356	-60.69	
Accumulated other comprehensive income	-120,670	5,055	-1,556	27,687	-4,476		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	967,501	1,092,123	1,084,324	1,118,194	1,046,075	-11.41	
Noncontrolling (minority) interest in subsidiaries	1,147,022	1,314,053	1,303,453	1,348,967	1,251,886	-12.71	
Total equity capital, including minority interest	2,114,523	2,406,176	2,387,777	2,467,161	2,297,961	-12.12	
Total liabilities and capital	18,349,910	19,052,469	19,422,861	19,142,908	17,204,194	-3.69	
Memoranda							
Non-interest-bearing deposits	7,707,815	7,881,700	8,182,587	7,497,473	6,231,015	-2.21	
Interest-bearing deposits	8,270,676	8,469,517	8,584,037	8,849,135	8,362,863	-2.35	
Total deposits	15,978,491	16,351,217	16,766,624	16,346,608	14,593,878	-2.28	
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,084,324	1,118,194	1,118,194	1,046,075	0		
Accounting restatements	0	0	0	0	0		
Net income	70,709	67,093	88,143	39,956	7,356		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	68,418	70,532	92,770	0	0		
Change in other comprehensive income	-119,114	-22,632	-29,243	32,163	-4,476		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	1,043,195		
Holding company equity capital, ending balance	967,501	1,092,123	1,084,324	1,118,194	1,046,075		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.58	39.88	40	34.92	36.06	42	33.77	36.25	37	34.31	36.22	41	42.78	37.78	51
Commercial and industrial loans	2.88	11.23	7	3.55	11.11	8	3.07	10.76	8	8.49	13.52	22	3.32	12.02	13
Loans to individuals	22.71	3.58	93	19.14	3.60	93	19.48	3.36	93	14.92	3.40	92	12.49	4.20	90
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	43	0.02	0.21	43	0.02	0.18	43	0.05	0.19	53	0.10	0.24	63
Other loans and leases.....	0.42	4.52	10	0.34	4.26	9	0.32	4.47	9	0.34	4.63	8	0.02	5.01	1
Net loans and leases.....	62.88	63.09	44	57.29	58.81	44	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Debt securities over 1 year.....	24.53	18.76	72	26.06	18.32	75	27.99	19.46	75	23.95	15.55	84	17.91	14.60	67
Mutual funds and equity securities	0.08	0.05	71	0.07	0.05	68	0.07	0.06	67	0.06	0.05	70	0.07	0.06	67
Subtotal	87.49	83.05	68	83.42	78.17	67	84.03	79.22	66	81.45	78.16	56	76.86	79.65	24
Interest-bearing bank balances	1.85	3.61	38	3.71	9.37	21	3.93	8.50	25	3.98	7.51	27	3.77	3.06	68
Federal funds sold and reverse repos.....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.91	1.71	40	3.70	1.51	86	3.21	1.56	85	4.16	1.68	86	8.06	1.91	92
Trading assets	0.17	0.59	60	0.26	0.58	59	0.19	0.49	58	0.43	1.01	53	0.24	1.19	52
Total earning assets.....	90.41	90.76	48	91.09	91.57	44	91.36	91.77	46	90.02	91.05	36	88.93	89.53	40
Non-interest cash and due from depository institutions.....	1.23	0.98	73	1.31	0.99	79	1.22	0.82	83	2.14	1.07	97	2.31	1.14	97
Other real estate owned.....	0	0.01	12	0	0.01	36	0	0.01	37	0.08	0.02	89	0.02	0.03	48
All other assets.....	8.36	8.19	49	7.60	7.39	56	7.42	7.35	53	7.84	7.82	50	8.76	9.27	42
Memoranda															
Short-term investments	2.76	6.75	28	7.41	12.31	29	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77
U.S. Treasury securities.....	0	1.98	7	0.37	1.18	53	0.28	1.47	40	0.51	0.84	68	3.55	1.03	83
US agency securities (excluding mortgage-backed securities)	0.51	0.81	57	0.16	0.75	39	0.70	0.82	62	0.29	0.63	50	1.01	0.54	74
Municipal securities	0.56	1.69	43	0.39	1.70	37	0.37	1.73	34	0.46	1.69	35	0.70	1.34	48
Mortgage-backed securities	19.56	12.93	80	28.41	13.46	92	29.40	14.14	93	26.32	11.75	95	20.28	11.44	90
Asset-backed securities	4.48	0.85	93	0.02	0.47	56	0.02	0.50	53	0.05	0.32	59	0.10	0.28	66
Other debt securities	0.33	0.51	53	0.41	0.51	59	0.43	0.53	56	0.49	0.42	66	0.33	0.39	64
Loans held-for-sale.....	0	0.30	8	0	0.50	16	0	0.55	17	0	0.52	15	0.01	0.39	21
Loans held for investment	63.60	63.03	46	57.97	58.34	44	56.66	58.06	43	58.11	61.72	30	59.08	63.50	28
Real estate loans secured by 1–4 family	12.31	12.79	50	10.34	11.57	45	10.40	11.46	47	10.09	11.91	41	12.61	13.29	48
Revolving	0.57	1.52	28	0.64	1.44	31	0.58	1.42	30	0.84	1.66	33	1.24	2.07	41
Closed-end, secured by first liens	11.56	10.86	59	9.50	9.73	51	9.63	9.67	53	9	9.81	47	11.16	10.69	53
Closed-end, secured by junior liens	0.18	0.19	67	0.20	0.19	70	0.19	0.17	70	0.25	0.22	69	0.20	0.28	51
Commercial real estate loans	25.21	24.89	51	24.49	22.35	53	23.29	22.69	51	24.06	22.22	50	29.93	22.23	62
Construction and land development	0.41	3.92	13	0.45	3.40	13	0.34	3.34	12	0.49	3.40	15	1.07	3.44	26
Multifamily.....	11.81	3.87	90	8.92	3.32	89	9.18	3.57	87	6.52	3.12	87	6.61	3.01	89
Nonfarm nonresidential	12.98	15.73	40	15.11	14.65	50	13.77	14.57	47	17.05	14.72	56	22.25	14.69	72
Real estate loans secured by farmland.....	0.06	0.34	46	0.10	0.35	53	0.09	0.30	53	0.16	0.33	60	0.25	0.36	65

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.08	62.29	37	60.24	60.51	41	59.60	61.05	40	59.04	57.15	43	72.40	57.46	71
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.35	20.65	44	17.84	20	41	18.35	19.86	45	17.36	19.43	39	21.33	20.75	52
Real estate loans secured by 1–4 family.....	0.89	2.39	28	1.10	2.47	32	1.02	2.43	32	1.44	2.64	37	2.10	3.15	40
Revolving	18.46	18.01	55	16.73	17.35	47	17.33	17.24	50	15.92	16.59	46	19.23	17.39	61
Closed-end.....	39.63	38.12	47	42.23	37.13	56	41.10	37.86	52	41.40	34.63	58	50.65	33.52	82
Construction and land development.....	0.65	6.10	9	0.77	5.69	10	0.59	5.65	8	0.84	5.26	12	1.80	5.09	25
1–4 family.....	0.29	1.40	34	0.10	1.19	19	0	1.18	9	0.10	0.93	21	0.08	0.94	24
Other.....	0.36	4.62	7	0.68	4.46	10	0.59	4.40	9	0.74	4.19	12	1.72	4.02	25
Multifamily.....	18.57	5.86	92	15.39	5.41	89	16.20	5.78	89	11.22	4.96	89	11.19	4.69	88
Nonfarm nonresidential	20.41	24.30	39	26.07	24.45	50	24.30	24.56	46	29.35	22.93	64	37.65	22.15	86
Owner-occupied.....	3.61	8.11	27	4.39	8.31	30	4.22	8.29	30	4.75	7.68	32	6.13	7.72	41
Other.....	16.81	15.95	53	21.68	15.83	73	20.08	15.94	65	24.60	14.95	84	31.52	14.34	96
Real estate loans secured by farmland.....	0.10	0.55	45	0.17	0.61	53	0.15	0.54	53	0.28	0.54	63	0.42	0.55	66
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	4.52	18.37	5	6.12	19.45	7	5.42	18.86	8	14.61	22.17	22	5.62	19.53	9
Loans to individuals	35.70	6.24	94	33.01	6.58	93	34.37	6.24	93	25.68	6.13	93	21.14	7.13	86
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.03	0.31	42	0.04	0.38	43	0.04	0.34	43	0.08	0.32	52	0.17	0.37	64
Other loans and leases.....	0.67	8.16	11	0.59	8.42	10	0.56	8.75	10	0.59	9.09	8	0.03	9.85	1
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	422.14	411.16	47	413.75	383.43	52	406.42	391.81	48	409.03	381.27	46	527.63	391.26	69
Real estate loans secured by 1–4 family.....	138.26	133.66	57	122.52	124.74	51	125.14	126.06	51	120.27	125.03	48	155.46	138.18	57
Revolving	6.37	15.46	29	7.58	15.53	32	6.96	15.44	31	10	17.42	37	15.33	21.26	44
Closed-end.....	131.89	116.59	64	114.94	107.54	56	118.18	108.85	59	110.28	106.14	55	140.13	115.20	65
Commercial real estate loans	283.20	254.65	54	290.08	238.58	60	280.26	245.88	57	286.84	234.65	58	369.08	229.44	81
Construction and land development.....	4.64	39.81	10	5.31	36.07	14	4.05	35.95	10	5.81	35.62	16	13.14	34.95	29
1–4 family.....	2.10	9.02	36	0.68	7.44	23	0.01	7.42	9	0.66	6.34	23	0.60	6.61	23
Other.....	2.55	30.27	7	4.64	28.34	14	4.04	28.11	11	5.15	28.16	17	12.54	27.32	32
Multifamily.....	132.69	40.47	89	105.70	35.29	89	110.49	38.66	88	77.71	32.74	89	81.56	31.04	90
Nonfarm nonresidential	145.87	161.09	45	179.07	156.30	58	165.72	158.05	51	203.32	155.06	62	274.39	152.10	85
Owner-occupied.....	25.77	53.43	26	30.13	52.63	30	28.76	52.99	31	32.93	52.37	32	44.70	53.07	46
Other.....	120.09	105.96	57	148.94	100.99	74	136.96	102.54	69	170.39	100.54	83	229.69	97.41	96
Real estate loans secured by farmland.....	0.69	3.36	45	1.14	3.67	54	1.03	3.22	54	1.92	3.44	62	3.09	3.60	66
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	32.31	115.08	7	42.02	116.17	10	36.99	114.45	8	101.19	139.91	30	40.95	122.02	14
Loans to individuals	255.11	35.47	95	226.73	36.56	95	234.40	34.55	95	177.92	37.47	94	154.03	43.51	90
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.20	1.73	44	0.29	2.03	45	0.27	1.86	43	0.54	1.88	55	1.23	2.18	66
Other loans and leases.....	4.75	50.11	13	4.08	47.63	10	3.85	51.06	10	4.10	49.54	8	0.22	52.44	1
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.09	30.74	65	38.80	29.25	72	38.09	30.07	68	37.79	27.32	76	45.81	26.45	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	265.03	205.31	68	266.48	187.63	78	259.76	195.33	73	261.81	183.76	77	333.83	178.57	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	290.80	262.15	54	296.60	244.92	60	288.52	252.85	56	294.74	240.85	57	378.53	236.10	81

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.76	6.75	28	7.41	12.31	29	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77
Liquid assets	23.32	23.63	56	34.22	29.12	64	35.73	29.03	71	33.66	26.22	77	31.15	22.44	78
Investment securities	25.52	20.98	68	29.83	20.37	80	31.27	21.63	79	28.18	17.85	85	26.04	16.99	83
Net loans and leases	62.88	63.09	44	57.29	58.81	44	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Net loans, leases and standby letters of credit	63.11	63.92	43	57.51	59.61	43	56.20	59.49	41	57.71	62.48	29	59.04	64.84	25
Core deposits	85.92	74.28	92	84.44	75.52	89	85.04	75.71	93	83.01	70.67	94	80.67	63.09	93
Noncore funding	1.16	12.30	1	1.39	10.15	5	1.29	10.30	2	2.40	14.13	5	4.67	19.36	6
Time deposits of \$250K or more	1.16	1.67	45	1.38	1.67	52	1.29	1.58	50	1.85	2.11	52	3.27	2.94	59
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0.01	1.19	24	0	1.23	11	0.02	1.47	21	0.14	1.94	26
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0.01	0.54	40	0	0.54	31	0.02	0.54	39	0.14	0.48	42
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	0	3.01	6
Earning assets that reprice within 1 year	10.55	35.71	1	13.48	38.80	3	12.78	37.37	2	18.55	39.38	8	26.22	39.29	13
Interest-bearing liabilities that reprice within 1 year	3.45	6.79	25	4.09	6.64	37	3.90	6.39	40	5.03	8.20	39	7.80	10.19	37
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	7.10	27.35	8	9.40	30.83	10	8.88	29.65	8	13.52	29.11	15	18.42	26.63	28
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.83	5.89	17	-7.22	-3.31	37	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4
Net short-term noncore funding dependence	-2.06	0.87	27	-7.46	-9.17	47	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13
Short-term investment / Short-term noncore funding	289.27	112.63	86	621.78	304.29	84	637.38	273.46	86	386.34	184.19	84	306.62	77.77	94
Liquid assets - short-term noncore funding / Nonliquid assets	29.17	24.05	67	50.21	36.72	70	53.86	36.68	73	47.56	28.18	84	39.65	16.97	85
Net loans and leases / Total deposits	72.21	79.04	34	66.75	73.05	36	64.83	72.79	33	67.26	79.43	19	69.41	90.31	13
Net loans and leases / Core deposits	73.18	86.19	31	67.84	78.83	31	65.82	78.25	28	69.19	88.34	16	72.98	103.93	7
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-19.43	-10.05	20	0.27	0.50	50	0.26	0.12	63	0.32	1.57	27	0.18	0.72	36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-24.80	-19.27	33	2.04	1.06	74	-0.18	-0.25	51	7.06	4.31	81	-0.65	1.36	2
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	35.80	26.09	62	0.83	13.65	35	0.75	14.28	33	1.27	11.38	41	2.51	12.67	42
Available-for-sale securities	63.89	71.92	36	98.95	84.59	68	99.04	83.77	72	98.50	87.23	63	97.21	85.40	58
U.S. Treasury securities	0	9.62	7	1.24	6.01	45	0.91	6.70	36	1.79	4.72	62	13.64	6.15	77
US agency securities (excluding mortgage-backed securities)	2.01	4.10	51	0.53	4.24	38	2.25	4.12	55	1.03	4.01	43	3.87	3.49	66
Municipal securities	2.18	8.02	40	1.32	8.38	31	1.18	8.22	30	1.62	9.83	31	2.70	7.75	38
Mortgage-backed securities	76.66	62.34	70	95.24	66.09	95	94.03	66.54	93	93.39	66.64	87	77.86	67.43	60
Asset-backed securities	17.55	4.33	89	0.07	2.45	56	0.05	2.50	53	0.19	1.91	57	0.39	1.66	64
Other debt securities	1.28	3.02	47	1.38	3.01	50	1.36	3.08	47	1.75	3.01	51	1.26	2.94	54
Mutual funds and equity securities	0.32	0.27	69	0.22	0.29	62	0.21	0.29	59	0.23	0.35	58	0.28	0.40	61
Debt securities 1 year or less	3.56	9.28	34	12.41	8.18	75	10.27	7.78	68	14.78	10.55	76	30.95	11.86	87
Debt securities 1 to 5 years	13.12	20.14	38	16.31	17.39	53	15.20	18.25	50	20.85	17.03	63	23.97	17.94	67
Debt securities over 5 years	83.01	68.28	77	71.06	72.07	39	74.32	71.11	45	64.15	69.86	37	44.79	66.02	25
Pledged securities	27.75	31.26	47	20.94	33.37	36	21.70	32.26	37	27.29	35.67	38	48.05	30.57	73
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-64.17	-40.81	26	17.68	64.27	36	-10.96	27.98	25	-23.43	183.32	6		26.69	
Investment securities	-17.62	11.76	4	12.74	32.48	38	12.58	31.36	31	20.40	23.62	52		11.75	
Core deposits	-2	4.57	29	5.56	16.96	9	3.94	16.94	7	14.49	26.88	14		11.23	
Noncore funding	-19.73	36.20	12	-50.69	-21.64	12	-45.61	-14.79	13	-42.83	-12.18	13		6.59	

BHC Name

City/State

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Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			945,870	1,052,821	1,257,326
Commit: Secured commercial real estate loans	169,265	136,864	123,099	236,900	279,690
Commit: Unsecured real estate loans	151,075	158,568	136,474	60,800	94,676
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	41,697	41,318	45,731	52,435	27,671
Standby letters of credit	0	0	0	0	130
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	305	1,424	0	0
Written options contracts (interest rate)	0	21,721	22,531	22,025	0
Purchased options contracts (interest rate)	0	21,721	21,616	22,025	0
Interest rate swaps	1,161,810	1,850,726	1,656,112	2,135,272	
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						4.87	22.78	1	5.50	22.01	3	7.31	23.52	6	
Standby letters of credit	0.23	0.66	28	0.22	0.66	22	0.24	0.65	24	0.27	0.71	26	0.16	0.84	16
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	43
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	6.33	44.74	25	9.94	47.31	34	8.76	46.30	31	11.38	48.62	31	0	68.47	1
Interest rate contracts	6.33	32.78	27	9.94	35.15	37	8.76	32.46	34	11.38	34.36	33	0	47.31	1
Interest rate futures and forward contracts	0	3.53	14	0	4.39	27	0.01	3.25	27	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.49	10	0.11	1.69	27	0.12	1.41	29	0.12	2.18	25	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0.11	1.29	53	0.11	1.31	54	0.12	1.46	49	0	2.65	22
Interest rate swaps	6.33	23.04	31	9.71	20.27	45	8.53	20.49	42	11.15	20.83	43	0	28.86	3
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						8.44	44.98	1	9.68	42.82	2	12.58	45.53	7	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,161,810	1,894,473	1,701,683	2,179,322	0
Interest rate contracts	1,161,810	1,894,473	1,701,683	2,179,322	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	305	1,424	0	0
Written options	0	21,721	22,531	22,025	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,721	22,531	22,025	0
Purchased options	0	21,721	21,616	22,025	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,721	21,616	22,025	0
Swaps	1,161,810	1,850,726	1,656,112	2,135,272	0
Held for trading.....	1,161,810	1,894,168	1,699,344	2,179,322	0
Interest rate contracts	1,161,810	1,894,168	1,699,344	2,179,322	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	305	2,339	0	0
Interest rate contracts	0	305	2,339	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,161,809	1,872,752	1,679,152	2,157,297	2,423,407
One year or less	70,879	147,825	83,521	269,646	92,792
Over 1 year to 5 years	664,439	1,029,893	1,045,586	973,684	1,118,047
Over 5 years	426,491	695,034	550,045	913,967	1,212,568
Gross negative fair value (absolute value)	25,807	42,380	29,323	71,282	0
Gross positive fair value.....	30,508	50,462	36,251	81,410	0
Held for trading.....	30,508	50,462	36,249	81,410	0
Non-traded.....	0	0	2	0	0
Current credit exposure on risk-based capital derivative contracts	30,508	50,462	36,250	81,410	41,366
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77			93.44
Percent of Notional Amount															
Interest rate contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25			3.20
Foreign exchange contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32			1.64
Futures and forwards	0	9.12	10	0.02	12.59	17	0.08	11.16	16	0	14.05	7			13.49
Written options	0	5.29	8	1.15	7.18	27	1.32	6.28	33	1.01	8.18	23			5.91
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40			0.15
Over-the-counter	0	4.93	8	1.15	6.91	28	1.32	5.96	36	1.01	7.73	23			5.10
Purchased options	0	4.14	20	1.15	3.41	53	1.27	3.27	55	1.01	3.42	51			4.42
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40			0.28
Over-the-counter	0	3.58	21	1.15	3.01	55	1.27	2.87	57	1.01	2.86	55			3.35
Swaps	100	77.96	94	97.69	71.71	83	97.32	74.26	80	97.98	68.76	87			69.75
Held for trading	100	38.03	97	99.98	40.70	93	99.86	40.42	92	100	43.53	96			44.16
Interest rate contracts	100	31.70	97	99.98	34.66	94	99.86	34.15	94	100	36.62	96			37.24
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32			1.60
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38			0.83
Non-traded	0	61.97	2	0.02	59.30	6	0.14	59.58	7	0	56.47	3			55.84
Interest rate contracts	0	57.96	2	0.02	56.22	6	0.14	56.71	7	0	53.82	3			52.22
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34			0.34
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37			0.13
Derivative contracts (excluding futures and forex 14 days or less)	100	93.16	62	98.85	91.91	59	98.68	92.53	55	98.99	91.48	66			93.86
One year or less	6.10	37.29	27	7.80	27.90	28	4.91	27.56	25	12.37	32.05	40			32.17
Over 1 year to 5 years	57.19	22.61	91	54.36	29.78	87	61.44	27.01	91	44.68	27.06	75			30.45
Over 5 years	36.71	26.09	68	36.69	29.19	57	32.32	29.89	55	41.94	29.56	65			28.09
Gross negative fair value (absolute value)	2.22	2.48	44	2.24	1.18	82	1.72	0.98	80	3.27	1.55	82			0.83
Gross positive fair value	2.63	2.55	57	2.66	1.59	87	2.13	1.34	85	3.74	2.23	83			1.19
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.10	29	0.03	0.05	63	0.02	0.04	55	0.05	0.07	65	0		0.06
Gross positive fair value (X)	0.02	0.10	35	0.03	0.06	55	0.02	0.05	52	0.06	0.09	48	0		0.07
Held for trading (X)	0.02	0.06	60	0.03	0.05	67	0.02	0.04	65	0.06	0.07	60	0		0.06
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	11	0	0.02	4	0		0.01
Current credit exposure (X)	0.02	0.06	45	0.03	0.05	60	0.02	0.04	58	0.06	0.06	55	0.03		0.05
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0		0.45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0		47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0		48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.70	45	0.44	0.59	59	0.32	0.46	56	0.76	0.85	55	0.40		0.73

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	135,834	129,248	129,248	37,315	0
Gross losses	32,810	18,547	25,466	30,730	12,243
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,622	8,512	10,831	7,918	1,541
Net losses	22,188	10,035	14,635	22,812	10,702
Provision for loan and lease losses	19,546	11,637	21,221	114,745	21,765
Adjustments	0	0	0	0	26,252
Ending balance	133,192	130,850	135,834	129,248	37,315
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.09	74	0.08	-0.12	94	0.11	-0.09	93	0.64	0.51	70	0.13	0.15	52
Provision for loan and lease losses / Average loans and leases	0.23	0.16	72	0.14	-0.21	95	0.19	-0.16	95	1.06	0.82	76	0.22	0.24	57
Provision for loan and lease losses / Net loan and lease losses	88.09	151.30	43	115.96	-65.12	80	145	-105.48	79	503	487.86	69	203.37	130.58	88
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.17	50	1.18	1.32	39	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	53	1.18	1.30	40	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13
Allowance for loan and lease losses / Net loans and leases losses (X)	4.50	38.64	12	9.78	17.40	45	9.28	21.39	40	5.67	11.58	41	3.49	8.03	38
Allowance for loan and lease losses / Nonaccrual assets	320.15	428.13	50	288.59	330.05	54	323.45	364.13	59	345.35	299.17	68	52.39	218.72	8
ALLL / 90+ days past due + nonaccrual loans and leases	281.21	320.87	54	265.29	271.93	59	207.49	287.08	45	335.42	244.34	74	42.85	151.73	9
Gross loan and lease losses / Average loans and leases	0.39	0.16	87	0.22	0.20	62	0.23	0.19	65	0.28	0.34	53	0.12	0.28	32
Recoveries / Average loans and leases	0.13	0.07	82	0.10	0.08	67	0.10	0.08	69	0.07	0.07	61	0.02	0.08	15
Net losses / Average loans and leases	0.26	0.09	88	0.12	0.12	56	0.13	0.11	63	0.21	0.27	50	0.11	0.21	42
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	41.71	34.26	70	27.70	25.09	64	35.25	34.67	61	64.67	33.98	86		36.22	
Earnings coverage of net loan and lease losses (X)	11.34	36.38	33	23.19	26.30	58	20.99	39.72	51	9.50	22.91	42	4.04	24.40	17
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	63	0	0.02	38	0	0.02	37	0.01	0.04	40	0	0.01	41
Real estate loans secured by 1-4 family	0	-0.02	72	-0.01	-0.01	47	0	-0.02	56	0	0.01	46	0	0.01	49
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0.02	0.02	58
Closed-end	0	-0.01	70	-0.01	-0.01	49	-0.01	-0.01	51	0	0	48	0	0	45
Commercial real estate loans	0	0	56	0	0.04	30	0	0.04	27	0.02	0.07	41	0	0.01	38
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	55	0	0.05	29	0	0.05	24	0.03	0.11	40	0	0.02	38
Owner-occupied	0	0	59	0	0.01	32	0	0.01	30	0	0.02	26	0	0.01	45
Other	0	0.01	53	0	0.04	37	0	0.04	35	0.03	0.08	50	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.01	0.11	23	0.05	0.19	34	0.06	0.17	34	0.04	0.47	16	0.34	0.37	56
Loans to individuals	0.70	0.76	55	0.35	0.72	35	0.37	0.71	35	0.71	1.13	47	0.40	1.17	24
Credit card loans				1.94			2.27			1.84			2.92		3.11
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	5.01	0.19	96	0	0.08	37
Loans to foreign governments and institutions				0.05			0			0			0		0
Other loans and leases	0.89	0.13	93	0.53	0.09	92	0.65	0.10	91	0.71	0.15	91	4.45	0.15	98

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		111,721		88,068		98,839		92,396							
90+ days past due loans and leases		5,761		3,982		23,470		1,108							
Nonaccrual loans and leases		41,603		45,341		41,996		37,425							
Total past due and nonaccrual loans and leases		159,085		137,391		164,305		130,929							
Restructured 30–89 days past due		28		75		0		0							
Restructured 90+ days past due		0		0		0		0							
Restructured nonaccrual		368		313		408		1,255							
Total restructured loans and leases		396		388		408		1,255							
30–89 days past due loans held for sale		0		0		0		0							
90+ days past due loans held for sale		0		0		0		0							
Nonaccrual loans held for sale		0		0		0		0							
Total past due and nonaccrual loans held for sale		0		0		0		0							
Restructured loans and leases in compliance		105		431		209		1,443							
Other real estate owned		0		738		431		14,486							
Other Assets															
30–89 days past due		0		0		0		0							
90+ days past due		0		0		0		0							
Nonaccrual		0		0		0		0							
Total other assets past due and nonaccrual		0		0		0		0							
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.96	0.33	89	0.80	0.29	91	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85
90+ days past due loans and leases	0.05	0.10	59	0.04	0.09	56	0.21	0.10	80	0.01	0.12	33	0.16	0.15	69
Nonaccrual loans and leases	0.36	0.37	50	0.41	0.54	40	0.38	0.46	44	0.34	0.66	21	0.70	0.51	73
90+ days past due and nonaccrual loans and leases	0.41	0.52	50	0.45	0.68	32	0.59	0.62	56	0.35	0.85	15	0.86	0.71	68
30–89 days past due restructured	0	0.01	38	0	0.01	44	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	10	0	0.12	7	0	0.10	8	0.01	0.13	12	0	0.14	4
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.96	0.33	89	0.80	0.29	91	0.90	0.32	91	0.83	0.40	86	0.78	0.43	85
90+ days past due assets	0.05	0.10	58	0.04	0.09	55	0.21	0.10	80	0.01	0.12	31	0.16	0.15	69
Nonaccrual assets	0.36	0.37	50	0.41	0.55	40	0.38	0.47	44	0.34	0.67	21	0.70	0.53	73
30+ days past due and nonaccrual assets	1.36	0.89	80	1.24	1	71	1.49	0.97	79	1.18	1.29	55	1.64	1.19	78
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.33	50	0.26	0.40	31	0.34	0.36	56	0.20	0.52	17	0.51	0.44	63
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.35	48	0.26	0.42	30	0.34	0.37	55	0.28	0.55	22	0.52	0.48	61
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.23	0.38	34	0.24	0.48	23	0.22	0.41	25	0.28	0.60	20	0.43	0.53	43
Allowance for loan and lease losses	31.34	55.46	30	35.60	67.85	25	31.39	62.64	23	41.28	66.66	29	200.19	115.41	86
Equity capital + allowance for loan and lease losses	3.79	3.63	57	3.81	4.12	51	3.49	3.60	55	4.28	4.97	42	6.90	4.28	79
Tier 1 capital + allowance for loan and lease losses	2.56	3.90	38	2.90	4.89	27	2.64	4.30	31	3.32	6.05	23	5.35	5.65	50
Loans and leases + other real estate owned	0.36	0.61	31	0.42	0.82	25	0.39	0.71	24	0.48	0.97	20	0.73	0.85	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30	0.23	71	0.29	0.25	67	0.42	0.26	79	0.57	0.39	75	0.34	0.38	54
	90+ days past due		0	0.11	17	0.02	0.12	53	0	0.12	15	0.01	0.16	42	0.21	0.16	77
	Nonaccrual.....		0.43	0.41	62	0.61	0.60	60	0.54	0.52	59	0.41	0.76	31	0.78	0.46	81
Commercial and industrial	30–89 days past due		0.77	0.29	89	3.39	0.24	98	0.46	0.24	80	0.32	0.23	76	0.67	0.31	85
	90+ days past due		1.09	0.06	96	0.36	0.02	97	3.92	0.04	98	0.03	0.03	66	0.12	0.05	81
	Nonaccrual.....		0.02	0.47	8	0.04	0.65	7	0.04	0.57	8	0.26	0.75	21	1.24	0.83	74
Individuals	30–89 days past due		2.08	0.83	89	1.26	0.60	85	1.81	0.63	89	1.68	0.83	87	2.33	0.83	91
	90+ days past due		0	0.10	20	0	0.08	37	0	0.09	41	0	0.14	40	0	0.17	35
	Nonaccrual.....		0.28	0.17	76	0.13	0.17	55	0.17	0.17	62	0.21	0.28	56	0.31	0.17	71
Depository institution loans	30–89 days past due			0			0.03			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.09	29	0.39	0.11	86	0	0.07	30	18.63	0.17	98	3.01	0.24	97
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.81	0.27	84	0	0.51	25	0	0.70	27	0	0.49	24	1.77	0.67	81
Foreign governments	30–89 days past due			0			0			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.14			0.17			0.15				0.09			0.03
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	1.32	0.20	95
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0.04	0.15	50	0.99	0.13	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.39	0.39	65	0.33	0.36	58	0.13	0.46	16	0.95	0.65	78	0.50	0.67	46
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0.03	0.33	52	0	0.31	14
	Nonaccrual	0.19	0.58	21	0.58	0.76	44	0.38	0.71	33	0.62	0.89	43	0.48	0.73	40
Revolving	30–89 days past due	0.52	0.31	75	0.41	0.33	62	0.03	0.28	23	1.01	0.48	84	0.18	0.45	21
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0.09	0.03	84	0	0.05	24
	Nonaccrual	0.39	0.86	45	1.24	1.05	74	0.91	1.18	66	0.71	1.13	46	1.08	1	72
Closed-end	30–89 days past due	0.39	0.41	63	0.33	0.36	58	0.14	0.49	19	0.95	0.65	78	0.54	0.70	49
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0.03	0.38	49	0	0.35	16
	Nonaccrual	0.18	0.57	21	0.53	0.71	41	0.35	0.67	32	0.62	0.87	44	0.42	0.70	36
Junior lien	30–89 days past due	0.01	0.01	64	0.04	0.01	95	0.01	0.01	51	0.01	0.02	57	0.02	0.02	50
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.04	0.02	77	0.09	0.04	81	0.10	0.03	89	0.16	0.04	92	0.06	0.04	67
Commercial real estate	30–89 days past due	0.26	0.13	80	0.27	0.16	78	0.54	0.15	90	0.42	0.26	75	0.27	0.18	76
	90+ days past due	0	0.01	29	0.03	0.01	82	0	0.01	28	0	0.02	23	0.29	0.03	97
	Nonaccrual	0.54	0.29	81	0.62	0.48	69	0.60	0.38	74	0.32	0.62	34	0.90	0.23	96
Construction and development	30–89 days past due	8.38	0.19	98	0	0.15	18	0	0.17	17	0.26	0.28	63	3.23	0.28	97
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	4.62	0.20	97
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	8.38	0.13	98	0	0.10	21	0	0.13	21	0.26	0.22	71	3.23	0.20	97
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	4.62	0.17	97
Multifamily	30–89 days past due	0.01	0.04	59	0.09	0.09	71	0	0.07	27	0	0.09	22	0.10	0.08	72
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.80	0.06	95	1	0.13	91	0.96	0.17	89	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.23	0.10	81	0.38	0.12	87	0.92	0.13	96	0.58	0.23	83	0.18	0.14	68
	90+ days past due	0	0.01	33	0.05	0.01	85	0	0.01	31	0	0.02	26	0.40	0.03	97
	Nonaccrual	0.33	0.36	56	0.41	0.58	49	0.38	0.45	56	0.45	0.80	40	0.99	0.28	95
Owner Occupied	30–89 days past due	0.07	0.04	74	0	0.04	10	0.02	0.04	45	0.12	0.07	74	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.28	0.12	81	0.30	0.20	73	0.30	0.17	79	0.37	0.27	66	0.36	0.16	81
Other	30–89 days past due	0.15	0.05	84	0.38	0.07	91	0.90	0.08	96	0.47	0.14	86	0.18	0.07	83
	90+ days past due	0	0	39	0.05	0.01	89	0	0	37	0	0.01	33	0.40	0.01	97
	Nonaccrual	0.05	0.21	35	0.12	0.31	36	0.08	0.23	37	0.08	0.44	26	0.64	0.10	96
Farmland	30–89 days past due	1.36	0.09	94	0.23	0.13	81	0.91	0.10	93	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	3.32	0.51	92	0.96	1.06	70	1.06	0.69	77	0.72	1.13	54	0.64	0.84	57
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,043,195	972,663	1,043,195	1,043,195	1,043,195										
Retained earnings	44,976	114,405	42,685	47,312	7,356										
Accumulated other comprehensive income (AOCI)	-120,670	5,055	-1,556	27,687	-4,476										
Common equity tier 1 minority interest	1,147,022	1,314,053	1,303,453	1,348,967	1,251,886										
Common equity tier 1 capital before adjustments/deductions	2,114,523	2,406,176	2,387,777	2,467,161	2,297,961										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	896,512	917,061	913,240	925,986	951,222										
Accumulated other comprehensive income-related adjustments	-282,249	11,815	-3,636	64,767	-10,970										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,500,260	1,477,300	1,478,173	1,476,408	1,357,709										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,500,260	1,477,300	1,478,173	1,476,408	1,357,709										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,500,260	1,477,300	1,478,173	1,476,408	1,357,709										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	9,966	14,926	14,932	24,846	24,807										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	139,420	135,608	141,117	133,481	44,599										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	149,386	150,534	156,049	158,327	69,406										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	149,386	150,534	156,049	158,327	69,406										
Exited advanced approach tier 2 capital															
Total capital	1,649,646	1,627,834	1,634,222	1,634,735	1,427,115										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	18,678,647	18,770,173	19,136,651	18,658,750	17,027,790										
Less: Deductions from common equity tier 1 capital	896,512	917,061	913,240	925,986	951,222										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	17,782,135	17,853,112	18,223,411	17,732,764	16,076,568										
Total risk-weighted assets	11,798,340	11,374,493	11,438,595	10,692,806	10,439,219										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.72	11.77	68	12.99	12.59	64	12.92	12.37	66	13.81	12.35	79	13.01	12.11	76
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.72	12.48	60	12.99	13.31	53	12.92	13.11	56	13.81	13.08	72	13.01	12.78	63
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.98	14.27	53	14.31	15.21	40	14.29	14.91	47	15.29	15.23	58	13.67	14.36	45
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.44	9.22	25	8.27	9.07	28	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	101,469			99,635			99,987			97,702			95,573		1.84		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0.36			0	0.41	11	0.47					
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.21	12.02	29	6.20	11.72	29	6.19	12	28	6.08	11.03	32	6.85	11.51	35			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	-66
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66		0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40				22.48
Total selected assets.....		21.10			3.36			9.48			2.04				12.40
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		71,133	132,418	111,362	272,966	0	-46.28	
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		71,133	132,418	111,362	272,966	0	-46.28	
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		1,504	4,062	3,300	10,156	0	-62.97	
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		1,504	4,062	3,300	10,156	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.39	0.70	0.57	1.43	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0.39	0.70	0.57	1.43	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.35	16.54	17.16	15.54	0		
Home equity lines		0.89	1.09	1.01	1.41	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		36.06	33.77	35	27.42	0		
Commercial and industrial loans		4.49	6.05	5.37	14.26	0		
All other loans and leases.....		40.21	42.56	41.46	41.38	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	2.11	3.07	2.96	3.72		
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....	2.11	3.07	2.96	3.72		
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0		
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0.10	0.27	0.22	0.69	0	
Total retained credit exposure and asset sale credit exposure	0.15	0.38	0.33	0.80	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	5,185	6,562	7,041	14,341		-20.98
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	5,185	6,562	7,041	14,341	0	-20.98
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	576	640	449	1,323		-10.00
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	576	640	449	1,323	0	-10.00
Total past due securitized assets.....	5,761	7,202	7,490	15,664	0	-20.01
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	1,065	1,594	2,138	9,384	0	-33.19
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	1,065	1,594	2,138	9,384	0	-33.19

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	7.29	4.96	6.32	5.25	
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	7.29	4.96	6.32	5.25	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.81	0.48	0.40	0.48	
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.81	0.48	0.40	0.48	
Total past due securitized assets percent of securitized assets	8.10	5.44	6.73	5.74	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	2	1.61	1.92	3.44	
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	2	1.61	1.92	3.44	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.39	0.33	0.14	0.95	
Home equity lines	0.52	0.41	0.03	1.01	
Credit card receivables					
Commercial and industrial loans	0.77	3.39	0.46	0.32	
All other loans and leases	1.10	0.69	1.10	0.88	
Total managed loans past due 30–89 days	1	0.85	0.95	0.94	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.03	
Home equity lines	0	0	0	0.09	
Credit card receivables					
Commercial and industrial loans	1.09	0.36	3.92	0.03	
All other loans and leases	0	0.02	0	0	
Total managed loans past due 90+ days	0.05	0.04	0.22	0.02	
Total Past Due Managed Assets	1.05	0.89	1.17	0.96	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.01	-0.01	0	
Home equity lines	0	0	0	0	
Credit card receivables					
Commercial and industrial loans	-0.01	0.05	0.06	0.04	
All other loans and leases	0.33	0.15	0.17	0.28	
Net Losses on Managed Assets Percent of Total Managed Assets	0.26	0.14	0.15	0.28	

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	0	0	0	0	0	0	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	0	0	0	0	0	0	
Income (loss) before taxes	0	0	0	0	0	0	
Applicable income taxes (credit)	0	0	0	0	0	0	
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	0	0	0	
Equity in undistributed income of subsidiaries	70,709	67,093	88,143	39,956	7,356	5.39	
Bank subsidiaries	70,709	67,093	88,143	39,956	7,356	5.39	
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	0	0	0	0	0	0	
Net income (loss)	70,709	67,093	88,143	39,956	7,356	5.39	
Memoranda							
Bank net income	70,709	67,093	88,143	39,956	7,356	5.39	
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding companies' net income	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	967,501	100	1,092,123	100	1,084,324	100	1,118,194	1,046,075	-11.41		
Common and preferred stock	967,501	100	1,092,123	100	1,084,324	100	1,118,194	1,046,075	-11.41		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	967,501	100.00	1,092,123	100.00	1,084,324	100.00	1,118,194	1,046,075	-11.41		
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	0	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	0	0	0	0	0	0	0	0	0		
Equity Capital	967,501	100	1,092,123	100	1,084,324	100	1,118,194	1,046,075	-11.41		
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0	0		
Common surplus	1,043,195	107.82	1,043,195	95.52	1,043,195	96.21	1,043,195	1,043,195	0.00		
Retained earnings	44,976	4.65	43,873	4.02	42,684	3.94	47,312	7,356	2.51		
Accumulated other comprehensive income	-120,670	-12.47	5,055	0.46	-1,555	-0.14	27,687	-4,476			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	967,501	100.00	1,092,123	100.00	1,084,324	100.00	1,118,194	1,046,075	-11.41		
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.65	11.02	38	8.46	12.52	15	8.40	11.94	16	3.88	7.29	17	0.75	9.68	3
Bank net income / Average equity investment in banks	9.16	11.60	31	8	12.35	8	7.93	11.80	10	3.68	7.45	13	0.71	10.51	3
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75				7.89
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01				8.55
Bank net income / Parent net income	100	98.76	27	100	96.45	35	100	96.79	36	100	88.16	31	100	82.22	35
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	0	18.39	2	0	16.51	2	0	16.81	2	0	20.06	3	0	20.43	1
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	100	104.01	34	100	103.15	34	100	103.22	39	100	102.81	35	100	103.22	35
Total investment in subs / Equity capital	100	109.29	25	100	108.29	26	100	108.40	30	100	110.16	23	100	111.07	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.39	34	0	0.27	34	0	0.29	39	0	0.47	34	0	0.36	34
Equity investment in subs – equity cap / Net income-div (X)	0	1.15	1		0.85			1.05		0	1.82	1	0	1.22	1
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	0	130.36	3	0	152.56	1	0	152.85	1		136.59				177.68
Cash from ops + noncash items + op expense / Op expense + dividend		118.32			155.61			154.48			147.24				190.27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		105.80			94.59			98.54			134.08				116.34
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32				1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,539.23				1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends	0	150.57	2	0	174.48	1	0	174.12	1		150.43				210.80
Fees + other income from subsidiaries / Salary + other expenses		10.18			12.03			11.92			13.95				16.52
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10				0.04
Nonaccrual		0.65			1.04			0.92			1.03				0.54
Total		0.95			1.64			1.09			1.13				0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90			66.37			81.10			57.84	
Dividends declared / Net income	96.76	31.93	97	105.13	27.22	98	105.25	28.27	99	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	0.31	7.51	3	-0.43	9.25	1	-0.44	8.62	0	3.88	4.14	48	0.75	6.46	7
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7		132.17			178.13	
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22		3.41			7.53	
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45		4.85			21.40	
Dividends from all subsidiaries	0	183.35	4	0	213.42	2	0	203.53	2		174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	52.71	4	0	48.70	4	0	51.33	3	0	62.88	3	0	69.36	3
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.73			72.55			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		0.98			0.27			0.23			0.63			0.80	
Management and service fees from bank subsidiaries		1.25			1.64			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.03			0.03			0.02			0.04			0.03	
Operating income from bank subsidiaries		81.70			82.68			83.13			82.20			78.80	
Dividends from nonbank subsidiaries		2.90			3.56			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.28			0.20			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries		0.01			0.02			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries		4.41			5.69			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		2.46			2.13			2.10			2.53			4.52	
Interest income from subsidiary holding companies		0.01			0.01			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.74			3.40			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	